

IN THE UNITED STATES Patent AND TRADEMARK OFFICE

In re Application of:)	
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J. French, et al.)	Group Art Unit: Unassigned
)	
Serial No.: Unassigned)	Examiner: Unassigned
Continuation of Serial No. 09/594,732)	
)	
Filed: November 26, 2001)	

For: SYSTEM AND METHOD FOR AUTHENTICATION OF NETWORK USERS

PRELIMINARY AMENDMENT IN CONTINUATION APPLICATION

Box Patent Application
Commissioner for Patents
Washington, DC 20231

Attorney Docket No. 40125/264743

Sir:

Please amend the above-identified patent application prior to examination.

Amendments

In the Specification

Please amend the specification as follows:

On page 1, please delete the paragraph after "Cross-Reference to Related Applications," and replace it with the following paragraphs.

-- This is a continuation application of U.S. Serial No. 09/594,732, entitled "System and Method for Authentication of Network Users" filed on June 16, 2000, pending which is a continuation of U.S. Serial No. 09/315,128, entitled "System and Method for Authentication of Network Users" filed on May 20, 1999, now U.S. Patent No. 6,263,447 B1 issued on July 17, 2001.

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This application is also a continuation of U.S. Serial No. 09/315,130 filed May 20, 1999 now U.S. Patent No. 6282658 B2, entitled "System and Method for Authentication of Network Users with Preprocessing," issued on August 28, 2001 and U.S. Serial No. 09/315,129, entitled "System and Method for Authentication of Network Users and Issuing a Digital Certificate" filed on May 20, 1999.

These documents are all incorporated herein by reference. --

In the Claims

Please cancel claims 1-38 without prejudice.

Please add the following new claims 39-69.

39. (New) A method for authenticating a user's identity interactively in real time, wherein the method checks a user's information against a credit file, the method comprising:

(a) receiving a first type of information from the user, wherein the first type of information is wallet type information;

(b) formulating and presenting to the user, in real time, a query based on the first type of information received and upon information located in a credit file, the credit file containing credit-related information from a plurality of the user's creditors;

(c) receiving a response to the query from the user in real time;

(d) comparing the response to information in the user's credit file, in real time, to authenticate the user's identity; and

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(e) allowing the user to access a predetermined functionality, in real time, only if the user's identity is authenticated.

40. (New) The method of claim 39, wherein step (e) is the only indication received by the user regarding correctness of the first type of information and the response provided by the user.

41. (New) The method of claim 39, wherein steps (b) and (c) are repeated multiple times.

42. (New) The method of claim 41, wherein a plurality of queries are presented in a single display to the user.

43. (New) The method of claim 41, wherein a plurality of queries are presented in a plurality of displays to the user.

44. (New) The method of claim 39, wherein step (b)'s query is in a multiple-choice format.

45. (New) The method of claim 44, wherein step (b) is repeated a plurality of times.

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46. (New) The method of claim 39, wherein the user provides the first type of information and the response from a platform located remotely from the credit file.

47. (New) The method of claim 39, wherein the predetermined functionality is provided by a platform other than the creditor of the user or the credit file.

48. (New) The method of claim 39, wherein the predetermined functionality is provided by a party other than the credit file's owner.

49. (New) The method of claim 39, wherein steps (a), (b), (c), (d), and (e) are executed sequentially.

50. (New) The method of claim 39 further comprising:
(f) verifying the first type of information received.

51. (New) The method of claim 50, wherein step (f) is executed after step (a) and, if step (f) is successful, step (b) is executed.

52. (New) The method of claim 50, wherein verifying the first type of information further comprises

preprocessing at least some information from the first type of information for reliability, including performing at least one task selected from the group of tasks

consisting of (1) checking format of the at least some information; (2) comparing the at least some of the information against a record of known data; and (3) ensuring that the at least some information is present in the record of known data.

53. (New) The method of claim 39, wherein the predetermined functionality is issuance of a digital certificate.

54. (New) The method of claim 50, wherein step (f) comprises:

- (i) retrieving the user's identification information from a data source;
- (ii) comparing the first type of information received with the user identification information retrieved from the data source; and
- (iii) determining a level of correspondence between the first type of information received and the user identification information retrieved from the data source.

55. (New) The method of claim 54, wherein the data source comprises a credit file.

56. (New) The method of claim 39, wherein step (d) further comprises:

- (i) retrieving the user's information from the credit file; and
- (ii) determining a level of correspondence between the response received and the user's information retrieved from the credit file.

57. (New) The method of claim 56, wherein the identity of the user is authenticated based on the level of correspondence determined in step (f)(iii) and the evaluation made in step (d)(ii).

58. (New) The method of claim 57, further comprising obtaining a first result from step (f)(iii) and a second result from step (d)(ii).

59. (New) The method of claim 58, further comprising:

(k) issuing an authentication score, wherein the authentication score depends on at least the first result or the second result.

60. (New) The method of claim 58, further comprising assigning a first weight to the first result and a second weight to the second result.

61. (New) The method of claim 50, wherein step (f) further comprises:

(iv) executing a pattern recognition process to detect potential irregularities in the first type of information obtained from the user.

62. (New) The method of claim 39 further comprising:

(l) performing a fraud check to detect a fraudulent attempt to authenticate by the user.

63. (New) A method for interactively authenticating in real time an end user's identity for a third party after the third party has verified the end user's identity through use of a first type of information, wherein the first type of information is wallet type information and the method uses credit related information, the method comprising:

- (a) receiving the first type of information;
- (b) formulating and presenting, in real time, a query based on the first type of information and the end user's information retrieved from a credit file, the credit file containing credit-related information originating from a plurality of the end-user's creditors;
- (c) receiving a response in real time;
- (d) comparing the response, in real time, to information in the credit file; and
- (e) providing an indication about the end user's identity, in real time, to the third party.

64. (New) The method of claim 63, wherein the query is in a multiple-choice format.

65. (New) The method of claim 63, wherein steps (b), (c), and (d) may repeat a plurality of times.

66. (New) A system for interactively authenticating in real time a user on a network, the system comprising:

- an input interface for receiving interactive input from the user;

a credit database containing at least one credit file about the user, the credit file containing information originating from a plurality of the user's creditors; and
a processor connected to the input interface and configured to:

receive a first type of information from the user, wherein the first type of information is wallet type information;

formulate and present to the user, in real time, a query based on the first type of information received;

receive a response from the user in real time;

compare the response with information in the credit database; and

provide an indication about the user's identity.

67. (New) The system of claim 66, wherein the query is in a multiple-choice format.

68. (New) The system of claim 66, wherein the processor is further configured to:

retrieve the user's information from the credit database;

compare the first type of information with the user's information retrieved from the credit database; and

determine a level of correspondence between the first type of information and the user's information retrieved from the credit database.

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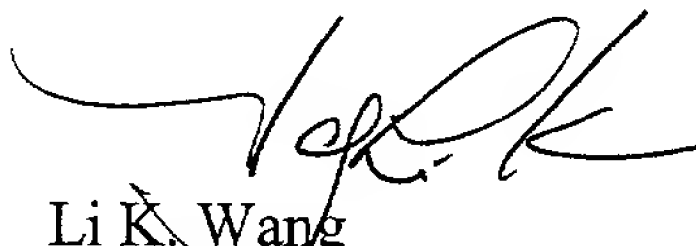
69. (New) The system of claim 66, further comprising a biometric data input device connected to the processor, wherein the biometric data input device is capable of receiving biometric data from the user.

Application herein presents new claims 39-69 directed to aspects of applicants' authentication technology. Also, presented herein:

- (1) an Information Disclosure Statement with PTO Form 1449;
- (2) transmittal form; and
- (3) check for the filing fee.

Applicant respectfully requests an early favorable action.

Respectfully submitted,


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Replacement Page

**SYSTEM AND METHOD FOR AUTHENTICATION
OF NETWORK USERS**

CROSS-REFERENCE TO RELATED APPLICATION

This is a continuation application of U.S. Serial No. 09/594,732, entitled "System and Method for Authentication of Network Users" filed on June 16, 2000, which is a continuation of U.S. Serial No. 09/315,128, entitled "System and Method for Authentication of Network Users" filed on May 20, 1999, now U.S. Patent No. 6,263,447 B1 issued on July 17, 2001.

This application is also a continuation of U.S. Serial No. 09/315,130 filed May 20, 1999 now U.S. Patent No. 6,282,658 B2, entitled "System and Method for Authentication of Network Users with Preprocessing," issued on August 28, 2001, and U.S. Serial No. 09/315,129, entitled "System and Method for Authentication of Network Users and Issuing a Digital Certificate" filed on May 20, 1999.

These documents are herein incorporated by reference.

FIELD OF THE INVENTION

The invention relates to electronic communications, and more particularly to authenticating the identity of network users.

BACKGROUND OF THE INVENTION

A variety networks are used today. Computer networks include local area networks (LANs), metropolitan area networks (MANs), wide area networks (WANs), intranets, the Internet and other types of networks. Communication networks include those for conventional telephone service, cellular networks of different varieties, paging

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services and others. Networks are used for many purposes, including to communicate, to access data and to execute transactions. For many reasons, including security, it is often necessary to confirm or authenticate the identity of a user before permitting access to data or a transaction to occur on the network.

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Version With Markings to Show Changes Made

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These documents are herein incorporated by reference.

[This subject matter of this application is related to the subject matter of U.S. Application No. _____, entitled "SYSTEM AND METHOD FOR AUTHENTICATION OF NETWORK USERS WITH PREPROCESSING", filed May 20, 1999, and U.S. Application No. _____, entitled "SYSTEM AND METHOD FOR AUTHENTICATION OF NETWORK USERS AND ISSUING A DIGITAL CERTIFICATE", filed May 20, 1999, each having the same inventors and assigned to the same assignee as this application.]

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A variety networks are used today. Computer networks include local area networks (LANs), metropolitan area networks (MANs), wide area networks (WANs), intranets, the Internet and other types of networks. Communication networks include those for conventional telephone service, cellular networks of different varieties, paging services and others. Networks are used for many purposes, including to communicate, to access data and to execute transactions. For many reasons, including security, it is often necessary to confirm or authenticate the identity of a user before permitting access to data or a transaction to occur on the network.